

Applicant: Gardi et al.
Filed: June 29, 2001
Application No.: 09/893,597

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining if the customer qualifies for presentment of a supplemental information item based upon qualification information, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

generating a bill presentation; and

presenting the generated bill presentation to the customer;

wherein determining if the customer qualifies for presentment of the supplemental information item includes transmitting a request to a customer relationship management system to determine if the customer qualifies for presentment of the supplemental information item and receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item;

wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and

wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.

Claim 2 (Original) The method of claim 1, wherein the supplemental information item is one of

billing information and excludes the second supplemental information item.

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Claim ³²~~34~~ (New) The system of claim ~~33~~, wherein the first and second supplemental information items are one of an advertisement, an upsell offer, or a cross-sell offer.

³⁴
Claim ³²~~35~~ (New) The system of claim ~~33~~, wherein:
the determination of the first customer qualifies for presentment of the first supplemental information item is based in part upon at least one of 1) a relationship between the first customer and the biller, and 2) prior behavior of the first customer; and
the determination if the second customer qualifies for presentment of the second supplemental information item is based in part upon at least one of 1) a relationship between the second customer and the biller, and 2) prior behavior of the second customer.

³⁵
Claim ³²~~36~~ (New) The system of claim ~~33~~, wherein:
the first and second generated bills are first and second electronic bills; and
the second processor is further configured to present the first and second generated electronic bills via a network.

³⁶
Claim ³²~~37~~ (New) The system of claim ~~33~~, further comprising:
a customer relationship management processor configured to process information associated with the customer;
wherein, in determining if the customer qualifies for presentment of the supplemental information item, the second processor is further configured to:
transmit a first request to the customer relationship management system to determine if the first customer qualifies for presentment of the first supplemental information item;
receive a first response from the customer relationship management system indicating one of 1) that the first customer qualifies for presentment of the first supplemental

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information item, or 2) that the first customer does not qualify for presentment of the first supplemental information item;

transmit a second request to the customer relationship management system to determine if the second customer qualifies for presentment of the second supplemental information item; and

receive a second response from the customer relationship management system indicating one of 1) that the second customer qualifies for presentment of the second supplemental information item, or 2) that the second customer does not qualify for presentment of the second supplemental information item.

³⁷
Claim ³⁸38 (New) The system of claim ³⁷37, wherein:

the second processor is associated with a bill aggregator;

the first processor is associated with the biller; and

the customer relationship management processor is associated with the biller.